

Certificate Number: 15317-PAM-DE-028550224
Bankruptcy Case Number: 12-00666



15317-PAM-DE-028550224

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2016, at 8:14 o'clock PM PST, Edward Cavalier completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 29, 2016 By: /s/Donald Gutierrez

Name: Donald Gutierrez

Title: Counselor

Certificate Number: 15317-PAM-DE-028550225
Bankruptcy Case Number: 12-00666



15317-PAM-DE-028550225

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2016, at 8:14 o'clock PM PST, Mary Alice Cavalier completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 29, 2016 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor